

In re:  
Mary Melendez-Torres  
Debtor

Case No. 16-15132-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 16, 2021

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2021:

Recip ID	Recipient Name and Address
db	+ Mary Melendez-Torres, 2755 Coral Street, Philadelphia, PA 19134-4039
13792114	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13770301	+ Citizens Bank Credit card, P.O Box 42010, Providence, RI 02940-2010
14082624	+ Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13812832	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13785361	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13770308	+ Wells Fargo, P.O. Box 30086, Los Angeles, CA 90030-0086
14565581	+ Wells Fargo Bank, N.A., c/o Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Lauren, NJ 08054-1218
13840764	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14003286	#+ Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 16 2021 23:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2021 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 16 2021 23:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13770302	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 16 2021 23:35:28	Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
13770295	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 16 2021 23:25:00	Citizens Bank, 1 Citizens Drive, ROP15B, Riverside R.I.02915
13846266	+ Email/Text: megan.harper@phila.gov	Dec 16 2021 23:25:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13770309	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 16 2021 23:35:24	Citibank, P.O. Box 9001037, Louisville, KY 40290-1037
13770311	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 16 2021 23:35:28	Macy's, P.O. Box 9001094, Louisville, KY 40290
13837148	Email/Text: bnc-quantum@quantum3group.com	Dec 16 2021 23:25:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13770300	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2021 23:35:22	JC Penney, P.O Box 9600, Orlando FL 32896-0001
13770306	+ Email/Text: PBNCNotifications@peritussservices.com		

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13812503	Email/PDF: resurgentbknofications@resurgent.com	Dec 16 2021 23:25:00	Kohls, P.O Box 2983, Milwaukee, WI 53201-2983
		Dec 16 2021 23:35:28	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13821869	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 16 2021 23:35:23	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13774970	Email/Text: bnc-quantum@quantum3group.com	Dec 16 2021 23:25:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13778976	Email/PDF: rmscedi@recoverycorp.com	Dec 16 2021 23:35:31	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13770307	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2021 23:35:22	Sams Club, P.O. Box 960013, Orlando, FL 32896-0013
13770304	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2021 23:35:23	ToysRUS, P.O. Box 530939, Atlanta, GA 30353-0939
13770310	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 16 2021 23:25:00	Victoria Secret, P.O. Box 659728, San Antonio, TX 78265-9728
13770305	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2021 23:35:23	Walmart, P.O Box 960024, Orlando, FL 32896-0024
13770303	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 16 2021 23:35:28	Wawa, P.O. Box 9001037, Louisville, KY 40290-1037

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DIANE E. BARR	on behalf of Debtor Mary Melendez-Torres thelawofficeofdianebarr@yahoo.com dbarrcg@aol.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

PAMELA ELCHERT THURMOND

on behalf of CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT pamela.thurmond@phila.gov  
edelyne.jean-baptiste@phila.gov

REBECCA ANN SOLARZ

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Mary Melendez-Torres  
Debtor(s)

Case No: 16-15132-elf  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 12/16/21